(e) whether the SBI proposes to review these unpopular arrangements; and

(f) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) State Bank of India (SBI) has reported that no charges have been levied for cheque book, minimum balance etc. at other branches. A minor charge for deposit of cash at non-home branch and updation of passbook at non-home branch are levied by the bank as deposit of cash at non-home branch amounts to remittance which the customer would have paid for anyway by way of a draft. Updation of passbook would also fall in the same category.

(c) to (f) According to SBI no hardships are being faced, especially since the bank can transfer accounts to the nearest branch of the pensioner, if he so desires without costs. The SBI constantly reviews all the various charges, from time to time.

Manpower in RRBs

2039. SHRI SITARAM YECHURY: Will the Minister of FINANCE be pleased to state:

(a) what are the key parameters including the manpower of the Regional Rural Banks (RRBs) as on 31 March, 1991;

(b) what is the rate of increase in all such key parameters and rate of decrease in the manpower as on 31 March, 2009;

(c) what has been the rate of promotion from each cadre and recruitment in the RRBs during this period; and

(d) what is the rate of attrition in case of recruitment during the last three years in case of RRBs and what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (d) At present there are 84 Regional Rural Banks (RRBs) in the country. RRBs are sponsored by scheduled commercial banks. Information relating to the rate of increase of attrition of the workforce, recruitment, promotion, etc. in RRBs is not maintained centrally by National Bank for Agriculture and Rural Development (NABARD). However, the key parameters for RRBs for the last two years are given below:-

(Amt. Rs. in crore)

Parameters	2007-08	2008-09#
1	2	3
No. of RRBs	91*	86*

1	2	3
No. of Branches	14761	15158
Districts covered by RRBs	594	617
Staff	68005	68509
Owned Fund	8732.59	10895.73
Deposit	99093.46	120184.46
Borrowings	11494.00	12733.80
Investments	48559.54	62629.45
Gross Loan (O/s)	58984.27	67858.48
Loan Issued	38581.97	43445.59
Branch Productivity	10.75	12.41
Staff Productivity	2.33	2.74

*No of RRBs are reducing on account of amalgamation. #provisional data

Loan schemes for meritorious students

†2040. MISS ANUSUIYA UIKEY: Will the Minister of FINANCE be pleased to state:

(a) the loan schemes available for the poor but meritorious students for completion of their education and the provisions therein;

(b) the number of students along with the amount of loan made available during the last three years, State-wise;

(c) whether Government is aware that the banks are reluctant to provide education loans to poor students and they ask for a guarantee etc.; and

(d) whether Government would consider to take any action to ask the banks to liberalise their policy and simplify the rules for providing education loan to poor students for their higher education?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The Model Educational Loan Scheme formulated by Indian Banks' Association (IBA) has the main emphasis that every meritorious student though poor is provided with an opportunity to pursue education, in India or Abroad, with the financial support from the banking system, with affordable terms and conditions. The objective is that no deserving student is denied an opportunity to pursue higher education for want of financial support.

The Model Education Loan Scheme is available on the wed site of IBA at *www.iba.org.in*..

†Original notice of the question was received in Hindi.